

(12) **EUROPEAN PATENT APPLICATION**

(88) Date of publication A3:
08.05.2002 Bulletin 2002/19

(51) Int Cl.7: **G07F 7/10**

(43) Date of publication A2:
05.08.1998 Bulletin 1998/32

(21) Application number: **97122744.2**

(22) Date of filing: **23.12.1997**

(84) Designated Contracting States:
AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC
NL PT SE
 Designated Extension States:
AL LT LV MK RO SI

(72) Inventor: **HILL, Michael John**
Coppet, Vaud 1296 (CH)

(74) Representative: **Gibson, Sarah Jane et al**
Motorola
European Intellectual Property Operations
Midpoint
Alencon Link
Basingstoke, Hampshire RG21 7PL (GB)

(30) Priority: **30.01.1997 GB 9701883**

(71) Applicant: **MOTOROLA, INC.**
Schaumburg, IL 60196 (US)

(54) **Apparatus and method for accessing secured data stored in a portable data carrier**

(57) A portable data carrier includes a secure processing element and a co-located directory. A memory element is substantially separated by the secure processing element and disposed within the portable data carrier. A secure processor command stemming

from an operator input is then used to access a portion of the directory that includes an address key. The address key is then used to de-scramble an address in the memory element, which address location includes a representation of the data record.

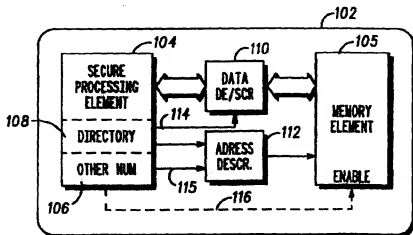


FIG. 1

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EUROPEAN SEARCH REPORT

Application Number
EP 97 12 2744

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**ANNEX TO THE EUROPEAN SEARCH REPORT
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